

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

KURT A. RESCH  
KATHLEEN A. RESCH  
Debtor(s)

Case No. 20-20802CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/02/2020.
- 2) The plan was confirmed on 06/11/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/14/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/17/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$192,772.99.
- 10) Amount of unsecured claims discharged without full payment: \$78,416.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$189,710.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$189,710.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,310.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$9,822.25  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$13,132.25**

Attorney fees paid and disclosed by debtor: \$690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIBANK NA**	Unsecured	594.79	603.20	603.20	16.71	0.00
CITIZENS BANK NA	Unsecured	5,462.05	5,716.17	5,716.17	158.39	0.00
CITIZENS BANK NA	Secured	17,491.00	17,877.68	0.00	8,714.56	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	359.97	406.48	406.48	11.27	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	844.35	844.35	23.40	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	142,925.94	139,980.10	0.00	96,854.61	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	1,800.93	1,800.93	1,800.93	0.00
HAMPTON TOWNSHIP (EIT)	Priority	NA	1,492.42	1,492.42	1,492.42	0.00
HAMPTON TOWNSHIP (EIT)	Priority	NA	383.49	383.49	383.49	0.00
HAMPTON TOWNSHIP (EIT)	Unsecured	NA	188.81	188.81	5.23	0.00
HAMPTON TOWNSHIP (STRM WTR)	Secured	NA	115.00	0.00	0.00	0.00
HAMPTON TOWNSHIP SD (HAMPTON	Priority	NA	383.51	383.51	383.51	0.00
HAMPTON TOWNSHIP SD (HAMPTON	Priority	NA	1,492.42	1,492.42	1,492.42	0.00
HAMPTON TOWNSHIP SD (HAMPTON	Unsecured	NA	188.84	188.84	5.23	0.00
HYUNDAI CAPITAL AMERICA D/B/A K	Secured	7,664.25	7,357.68	7,357.68	7,357.68	725.24
INTERNAL REVENUE SERVICE*	Unsecured	0.00	4,474.74	4,474.74	124.00	0.00
INTERNAL REVENUE SERVICE*	Priority	48,725.00	49,294.23	49,294.23	49,294.23	0.00
KEYSTONE MUNIC COLLECTIONS**	Priority	1,239.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	6,143.00	5,843.78	5,843.78	5,843.78	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	400.49	400.49	11.10	0.00
PNC BANK NA	Unsecured	3,215.83	3,226.42	3,226.42	89.41	0.00
PNC BANK NA	Unsecured	50,479.87	50,724.30	50,724.30	1,405.58	0.00
PNC BANK NA	Unsecured	5,841.62	6,616.25	6,616.25	183.34	0.00
QUANTUM3 GROUP LLC - AGENT CO	Unsecured	3,966.28	4,829.51	4,829.51	133.82	0.00
SELECTIVE INSURANCE CO OF AMER	Unsecured	2,282.00	2,432.00	2,432.00	67.40	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$105,569.17	\$0.00
Mortgage Arrearage	\$1,800.93	\$1,800.93	\$0.00
Debt Secured by Vehicle	\$7,357.68	\$7,357.68	\$725.24
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,158.61</b>	<b>\$114,727.78</b>	<b>\$725.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$58,889.85	\$58,889.85	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$58,889.85</b>	<b>\$58,889.85</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,651.56</b>	<b>\$2,234.88</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$13,132.25</u>
Disbursements to Creditors	<u>\$176,577.75</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$189,710.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/25/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.